

IDENTITY THEFT SHIELD:

NEW EMPLOYEE DISCOUNT PROGRAM

You and your family now have the ability to protect yourselves from the number one white-collar crime --- identity theft. Through the Work-Life Program for State of Colorado employees, identity theft protection is provided at a discounted group rate of \$12.95/month with no enrollment fee. (If added on to the \$15.95 Pre-Paid Legal Plan, the cost is only \$9.95/month, with no enrollment fee).

Kroll Background America can protect you and your family as they have protected and restored identity to thousands of Americans.. just like you for the past 30 years.

"Our business is discovery and recovery. We don't just tell you how to restore your identity, we do it for you and with you." - Troy Allen, VP Kroll

"I was devastated to learn that I was denied a savings account by my bank of five years. I learned someone has opened a bank account using my account number, name and credit in CA....for the last 3 years. I have such a piece of mind having Kroll now on my side." – Marian Hays, Dallas, TX

"It took 6 years and cost me countless thousands of dollars in overpaid interest rates due to my identity being stolen. I would have given anything to have this service available through Kroll Worldwide." - Larry Smith, Parker, CO

No one can insure you won't be a victim of identity theft. **But now** at least someone can offer guidance, monitoring services and restoration benefits should you become part of the ever-expanding statistic.

The Identity Theft Shield provides:

1. **Credit Reports:** You will receive an up-to-date report at no additional charge with your membership. A detailed analysis of your Personal Credit Score will be included with your first credit report.
2. **Continuous Credit Monitoring:** Your credit files will be regularly monitored. Suspicious activity will be brought to your attention, providing you with early detection.
3. **Identity Restoration:** If your identity is stolen, get more than just information about how to restore your name and credit rating. As an Identity Theft Shield member you can rest easy knowing experienced professionals are working for you!
4. **Restoration Reimbursement:** Receive up to \$25,000 reimbursement for many of the expenses you may face while working to clear your name.

Can you afford to be without it? Act now before you become a statistic.

FOR MORE INFORMATION CONTACT YOUR REPRESENTATIVE:

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**Identity Theft affects
1 in 4 households**

The Federal Trade Commission:

- 10 million Americans were victims of Identity Theft last year
- Identity Theft claimed 27.3 million victims in the last five years
- The cost of Identity Theft last year is estimated at \$53 billion
- It takes 600 hours and over \$1,500 in out-of-pocket costs for theft victims
- "These numbers are the real thing"; "This is a crime of the times." – Howard Beales, FTC Director of Consumer Protection

What experts have to say:

- "This is the fastest growing crime in the nation." – NC Attorney General Roy Cooper
- "Identity Theft is impacting consumer confidence in Internet purchasing." – ITAA

COLORADO facts:

- Colorado ranks 11th in the nation in id theft – up from the 14th rank last year – FTC
- There are ONLY two states without ID theft laws on the books: Colorado & Vermont
- Colorado's # one consumer issue – ID Theft, -- 9 News
- Jefferson County's Sheriff Office receives 5 new id theft reports per week
- Only 11% of victims were aware of their identities being stolen before they were notified
- "Insurance companies use credit scoring to determine an individual's insurance rates in the state." – Colorado Dept. of Insurance